

Employee Benefits Overview

Last Updated Monday, 20 March 2006

The following is a summary of the benefits available to City employees. Some are available to all employees. Others are limited and depend upon employee group, date of hire, retirement plan participation, or other factors. For further information on any benefit plan please contact the Human Resources at 303-441-3070.

Medical and Dental Insurance

Medical and dental insurance coverage is available to standard employees who work 20 hours or more. Available plans are:

- Basic Medical - Choice of any one of the following: Pacificare Point of Service (POS)

Pacificare Preferred Provider Organization (PPO)

Pacificare Health Maintenance Organization (HMO)

Kaiser HMO

- Supplementary Medical: Cancer Care (from American Family Life Assurance, AFLAC)

Intensive Care (from American Family Life Assurance, AFLAC)

Vision Care (from Vision Service Plan, VSP)

- Dental: Delta Dental Life and Long-Term Disability Insurance

Life and long-term disability insurance coverage is available only to standard (Management/Non Union, BMEA, Fire, or Police - see definitions if you are unsure which employee group the position you are applying for lives within.) employee groups who work half time or more, except where otherwise indicated. Plan eligibility is limited to the groups indicated below.

- Life: Assurant basic group term (Management/Non Union, BMEA, or Fire).

United American elective individual term (Management/Non Union or BMEA).

PERA Survivors elective decreasing term, from Prudential or Anthem Life (PERA pension participants, including Temporary or Seasonal).

VEBA (Police)

- Long-Term Disability (LTD): Assurant (Management/Non Union or BMEA).

FPPA Death and Disability (Fire or Police hired 1/1/97 or later). Retirement Plans

All employees must participate in a retirement plan*. Applicable laws and regulations specify mandatory and permissible participation in any plan. Plan eligibility is limited to the groups indicated below.

- Public Employees Retirement Association (PERA): (Management/Non Union, BMEA, Temporary, and Seasonal).
- International City Managers' Association (ICMA): (Management/Non Union satisfying PERA exemption criteria).
- Fire and Police Money Purchase Plan: (Fire or Police, including Management command staff, hired April 8, 1978 or later).

* Exceptions may be made for persons employed after retirement. Workers' Compensation Insurance

The City contributes to Workers Compensation insurance for all employees. Contribution rates are based on the risk class to which the employee's job is assigned, and may change during the year based on audit results. Medicare Insurance

The City and employees, hired after April 1, 1986, each contribute 1.45% of pay to Medicare insurance as required by Federal law. Deferred Compensation Plans

City employees may participate in one or both of two deferred compensation plans:

- City-sponsored "457" plan: (available to all standard Management/Non Union, BMEA, Fire, or Police employees).

- PERA-sponsored "401(k)" plan: (available to all PERA retirement plan participants in any group, including Temporary or Seasonal).

Plan numbers indicate the authorizing section of the Internal Revenue code. Participation is optional. Through either plan, employees may "defer" part of their salary by authorizing the City to place part of their pay into various employee-selected investment opportunities. The amount deferred in a given year is not subject to income tax until the employee receives distribution of the invested amount and earnings on it, normally after termination or retirement. These plans thus allow employees to reduce their current taxable incomes and to invest and gain earnings on dollars they would otherwise pay in current income tax. The two plans have somewhat different rules, advantages, and disadvantages.

- Tax-sheltered "125" Plans:

The City offers two tax-sheltered plans which let employees reduce their taxable pay by part or all of their expenses for dependent care or medical- and dental-related "out-of-pocket expenses" (such as co-payments and deductibles) not covered by an insurance plan. Under these plans, applicable expenses are paid with pre-tax dollars, reducing (not just deferring) the salary subject to income tax and therefore the income tax paid. All plans are provided under Section 125 of the Internal Revenue Code and are available only to standard employees. Participation is optional.

The plans are:

- Dependent Care Flexible Spending Account (FSA):

This plan lets employees reduce their taxable pay by up to \$5,000/year for expenses they incur to purchase dependent care in order to allow them to work.

- Medical Flexible Spending Account (FSA):

This plan lets employees reduce their taxable pay by up to \$4,000/year for most medical- or dental- related expenses not paid by insurance, excluding insurance premium costs. Financial Services

- Direct Deposit:

The City provides a direct deposit service in which employees' paychecks are directly deposited into a designated savings or checking account. A paycheck may be divided among several accounts in different institutions if desired.

- Credit Union:

City employees are eligible to join the Boulder Municipal Employees Federal Credit Union, which offers savings and checking accounts, loans, payroll deduction, life insurance services, travelers' checks, money market and small savers certificates, Christmas Club Accounts, IRAs, money orders, free notary service, wire transfer of funds, savings bonds, direct deposit, VISA debit/ATM cards, and 24-hour phone banking. Transportation

- Bus ("Eco") Pass Program:

All standard employees are eligible to receive an Eco Pass entitling the holder to free, unlimited use of the RTD system throughout the Denver Metro area. Temporary employees who have been employed for a minimum of six months, work year round for an average of ten hours per week, and are not a University of Colorado student are also eligible to receive an Eco Pass. Seasonal and work study employees are not eligible. Eco Pass holders who have come to work using alternate modes of transportation are also guaranteed free cab service home in case of an emergency. Eco Passes can be obtained at the Human Resources Department. There is a \$25 fee to replace passes.

- Vehicle Usage Reimbursement:

Employees may be reimbursed for work-related private vehicle or bicycle usage at \$0.445 per mile, at department head discretion. A limited number of Management employees are approved by the City Manager to receive up to \$137.50 per month car allowance. Employees receiving vehicle mileage reimbursement will be required to provide proof of current liability insurance in compliance with the State of Colorado Financial Responsibility Act.

- Bus Fare Reimbursement: (seasonal employees only)

Seasonal employees are eligible for reimbursement of their bus travel expenses to and from work. Health & Family

- Employee Assistance Program:

The Employee Assistance Program (EAP) is a confidential program paid for by the City. The EAP provides problem identification, counseling and referral services at no cost to the employee. Through the EAP, employees can receive assistance for a wide range of issues, including: parenting concerns, family and relationship issues, alcohol and drug abuse, emotional difficulties, stress-related problems, conflicts at work or home, and other personal concerns.

- Wellness Program:

The mission of this program is to enhance and improve employee satisfaction, physical health, and wellness. It is open to all benefited employees and is at no cost to the employee to participate.

Wellness Pass Includes:

Free use of all the recreation centers and outdoor pools

Free pass to Boulder Reservoir

Discount massages

Free drop in aerobics, cycling and yoga classes

Nutrition consultations

Free session with a personal trainer

Employees not wishing to participate in the wellness program are still eligible to receive a parks and recreation pass for half off.

- Child Care Resource and Referral Program:

The Children's Services Division program provides City of Boulder employees free, individualized assistance in locating child care. A staff person will assist in defining the parent's needs and options, discuss the components of quality care, and provide a handbook and other informative brochures. The staff person will also provide a database search of licensed family day care homes and child care centers, the names of providers with confirmed vacancies, and assistance in pursuing alternatives, such as in-home care.

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